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**FLOODPLAIN MANAGEMENT SECTION** 444-6654

Volume 25 September 1986

## CONGRATULATIONS TO RONAN AND GLACIER COUNTY

We would like to welcome Glacier County and the City of Ronan to the National Flood Insurance Program. Both enrolled in the Flood Insurance Program this year. We would like to commend the Glacier County Commissioners and the Ronan City Council on their foresight and sense of responsibility in joining the flood insurance program to ensure better flood protection for residents of their communities. We now have a total of 101 participating communities in Montana.

## MONTANAN NEW REGION VIII REPRESENTATIVE

Deeda Richard of the DNRC Floodplain Management Section has been appointed Regional Director of the Association of State Floodplain Managers. Ms. Richard will be the representative for Region VIII, which includes Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming.



Pictured above are John Hamill, Floodplain Management Section Supervisor, and Paul Spengler, Lewis and Clark County Disaster and Emergency Services Coordinator. They are shown painting a staff gauge on a bridge of the Blackfoot River just south of Lincoln, Montana. The gauge will help determine the rate water is rising during flooding conditions. Elevations were surveyed at the site to mark the level of the 100-year flood.

## PROPOSED FLOOD INSURANCE PREMIUM HIKE

Federally subsidized flood insurance was first offered in 1968 because the private sector did not offer flood insurance and the amount of federal flood disaster assistance payments was increasing. The goal was to reduce disaster payments by offering insurance in exchange for enforcement of local floodplain management ordinances.

The Federal Insurance Administration (FIA) has a new goal of making the Flood Insurance Program fiscally sound by 1988. To meet this goal the FIA has proposed rules that will increase flood insurance premiums on the average of 27 percent. A 27 percent increase would raise

the average homeowner's premium from \$201 per year (for \$60,000 of coverage) to \$255 per year; the proposed rate increase will take effect on October 1, 1986.

In the past, Congress has prevented or reduced premium hikes to attain FIA's goal gradually. This year the House and Senate have placed a 10 percent cap on the flood insurance rate increase, thanks to the lobbying efforts of the Association of State Floodplain Managers.

The Association opposes a large increase because many people may drop their policies and the increased cost of disaster assistance will once again be passed on to the taxpayer. We believe more can be done to reduce flood losses through enforcement of policy coverage, good floodplain management, proper policy rating, and through the "write-your-own" policy program.



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This park in East Helena is located in the Floodplain of Prickley Pear Creek. The park provides a picnic area, wading pool, and playgrounds for local people and travelers along highway 12.

## GREENWAYS: AN ALTERNATIVE APPROACH

Deeda Richard attended the Association of State Floodplain Managers tenth annual conference this June in Pittsburgh, Pennsylvania. There was one topic presented at the conference she would like to share with you — the establishment of "greenways" as a method of floodplain management, that we believe could be useful to Montana's flood-prone communities.

The greenway concept is designed to reduce flood damages by reserving floodplains as open space. This is a preventive approach to floodplain management rather than a protective or structural approach.

Greenways have many other benefits besides reducing flood loss. Often these other benefits make the greenway idea attractive to developers, landowners, and local governments. In urban or suburban areas greenways can serve as parks, recreational areas, bikeways, horse trails, jogging paths, ski trails, outdoor educational areas, and nature preserves. A greenway area can increase values of community property up to 20 percent. In rural areas greenways can preserve prime agricultural lands, historical areas, unique wildlife habitats, and wetlands, and provide for erosion control and water quality improvement.

There are various methods of land acquisition for greenways and there are agencies or private organizations that provide technical assistance and funding. Several cities and counties across the country have successfully obtained land donations of floodplain areas for greenways. Land purchases have also been funded by local park bonds. In Montana, the Nature Conservancy works to preserve ecological diversity by protecting lands and waters supporting unique and rare species. Some floodplain areas may fall into this category. The Montana Natural Heritage Program is currently cataloging ecologically significant areas and can aid in

their identification. State programs that provide technical assistance and financial aid in the establishment of greenways are the Land and Water Conservation Fund, Renewable Resource Development Program, and Community Forestry Program. The President's Commission on Americans Outdoors is working with the Association of State Floodplain Managers on the idea of acquiring riverfront properties as greenways.

Floodplain property does not always have to be purchased outright in order to establish greenways. A conservation easement can be obtained from a landowner to preserve open space. The easement usually is given by the landowner to a qualified government agency or charitable organization. The title to the property, however, remains in the landowner's name and the land may be sold on the open market, subject to the restrictions contained in the easement. Through easements, floodplains can be preserved for outdoor educational areas, historic areas, farm or forest land, and wildlife habitat. Tax incentives are available to landowners for conservation easements. Partial development is an option in which a land trust purchases a property and pays back its investment by selling off part of the land for development. The land trust can direct where building will occur. The Montana Land Reliance has information available on conservation easements and partial developments.

Several communities in Montana have already established parks in floodplain areas. Billings, Columbus, East Helena, Great Falls, Kalispell, Malta, Missoula, and Ronan are a few such communities with floodplain greenways or parks. The Nature Conservancy and the State of Montana used conservation easements to preserve natural and recreation areas along the Blackfoot river corridor.

Setting aside floodplains as greenways may appear to be a sizable undertaking for a community, but it makes more sense to keep the floodplains unoccupied than to deal with the problems caused by occupation. The task ahead is for local citizens to learn how to design a community plan that includes wise use of the floodplains, where instead of a liability, they become an asset.

### For information call:

The Nature Conservancy  
P.O. Box 258  
Helena, MT 59624  
(406) 443-0303

Land and Water Conservation Fund  
Dept. of Fish, Wildlife and Parks  
Gretchen Olheiser  
1420 East Sixth Ave.  
Helena, MT 59620  
(406) 444-3750

Montana Natural Heritage Program  
1515 East Sixth Ave.  
Helena, MT 59620  
(406) 444-3009

Renewable Resources Development  
Dept. of Natural Resources & Conservation  
Caralee Cheney  
1520 East Sixth Ave.  
Helena, MT 59620  
(406) 444-6668

Community Forestry Program  
Dept. of State Lands, Forestry Div.  
Mark Lennon  
2705 Spurgin Road  
Missoula, MT 59801  
(406) 728-4300

Montana Land Reliance  
107 West Lawrence  
Helena, MT 59601  
(406) 443-7027